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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	09/975,457
Filing Date	October 11, 2001
First Named Inventor	Gordon T. Brown
Art Unit	3629
Examiner Name	Dennis William Ruhl
Attorney Docket Number	47781-7

Sheet

1

of

1

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
DR		"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, November 1988, vol. 80, no. 12, pg. 34(5) (partial text).	

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7/20/07

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		Open Financial Exchange (OFX) Specification 1.0, dated 2/14/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"Microsoft Online-Banking Strategy Gains Wide Industry Support", Microsoft Corporation press release, 5/8/1996, www.microsoft.com/presspass/press/1996/may96/hmbankpr.msp.	
		"Quicken User Manual: Version 1.01 for Windows", Intuit Inc., 1991.	
		"Quicken User's Guide: Version 6 for IBM and PC Compatibles", Intuit Inc., February 1993.	
		"Quicken User's Guide: Version 4 for Macintosh", Intuit Inc., May 1993.	
		"Quicken User's Guide: Version 7 for IBM and PC Compatibles", Intuit Inc., September 1993.	
		PAGE ET AL., "Accounting and Information Systems", 4th Ed., Prentice-Hall Publishing, 1992.	
		RAHMAN ET AL., "Accounting Information Systems: Principles, Applications, and Future Directions", Prentice-Hall Publishing, 1988.	
		BOOCKHOLDT, "Accounting Information Systems: Transaction Processing and Controls", 3rd Ed., Irwin Publishing, 1993.	
		PAGE ET AL., "Accounting and Information Systems", 3rd Ed., Prentice-Hall Publishing, 1987.	

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<i>DR</i>		Open Financial Exchange (OFX) Specification 1.0.1, 4/21/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"White Paper on Open Exchange (OE)", 9/16/1996, publication of Intuit Inc.	
		"Extensible Markup Language (XML): W3C Working Draft 14-Nov-96", World Wide Web Consortium, <a href="http://www.w3.org/TR/WD-xml-961114.html">http://www.w3.org/TR/WD-xml-961114.html</a> .	
		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", John Wiley & Sons, Inc., 1989.	
		WILKINSON ET AL., "Accounting Information Systems: Essential Concepts and Applications", 3rd Ed., John Wiley & Sons, Inc., 1997.	
		WILKINSON, "Accounting Information Systems: Essential Concepts and Applications", 2nd Ed., John Wiley & Sons, Inc., 1993.	
		ROMNEY ET AL., "Accounting Information Systems", 7th Ed., Addison-Wesley Publishing, 1997.	
		GELINAS ET AL., "Accounting Information Systems", 2nd Ed., South-Western College Publishing Co., 1993.	
		GELINAS ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing Co., 1996.	
<i>DR</i>		DAVIS ET AL., "Accounting Information Systems: A Cycle Approach", 3rd Ed., John Wiley & Sons, Inc., 1990.	

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<i>MR</i>		NASH ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing, 1993.	
		BODNAR ET AL., "Accounting Information Systems", 5th Ed., Prentice-Hall, Inc., 1993.	
		CUSHING ET AL., "Accounting Information Systems and Business Organizations", 4th Ed., Addison-Wesley Publishing, 1987.	
		WILKINSON, "Accounting and Information Systems: Study Guide", 3rd Ed., John Wiley & Sons, Inc., 1991.	
		MADUEGBUNA, "A Critical Appraisal of the Continued Relevance of Bills of Exchange in an International Electronic Trade Environment", U. of Alberta, Master of Laws Thesis, 1992	
		ANTONIO, "The Usefulness of the 'Audit Trail' in Electronic Data Processing Systems", Univ. of Illinois, Ph.D. dissertation, 5/22/1967.	
		SMITH, "Transnational Banking Networks: A Telecommunications and Microcomputer Application for Small Offshore Operations", U.S. Int'l Univ., Ph.D. dissertation, 5/17/1982.	
		SUMMERS, "Accounting Information Systems", Houghton Mifflin Company, 1989.	
		LEITCH ET AL., "Accounting Information Systems Theory and Practice", 2nd Ed., Prentice-Hall, Inc., 1992.	
<i>MR</i>		ALTMAN, "CheckFree: A Viable Bill-Paying Alternative", PC Magazine, 1/16/1990.	

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